

United States Bankruptcy Court District of New Jersey				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Mitchell, Michael W.			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 7857			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): 5202 Lake Road, Unit A Wildwood, NJ			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
ZIPCODE 08260			ZIPCODE		
County of Residence or of the Principal Place of Business: Cape May			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address)			Mailing Address of Joint Debtor (if different from street address):		
ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Mitchell, Michael W.	
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> X <div style="border-top: 1px solid black; width: 80%;"></div> <div style="border-top: 1px solid black; width: 15%; text-align: center;">Date</div> </div> Signature of Attorney for Debtor(s)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mitchell, Michael W.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael W. Mitchell

Signature of Debtor

Michael W. Mitchell

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 10, 2015

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Scott M. Zauber, Esq.

Signature of Attorney for Debtor(s)

Scott M. Zauber, Esq. SZ6086

SUBRANNI ZAUBER LLC ;ëA0ú'i ZAUBER

1624 Pacific Avenue

Atlantic City, NJ 08401-0000

szauber@subranni.com

November 10, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael W. Mitchell

Date: November 10, 2015

Certificate Number: 02998-NJ-CC-026257103



02998-NJ-CC-026257103

CERTIFICATE OF COUNSELING

I CERTIFY that on September 24, 2015, at 8:15 o'clock AM EDT, Michael W Mitchell received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 24, 2015 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case No.

SCHEDULE A - REAL PROPERTY

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		300.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Crest Savings Bank checking account		4,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel		500.00
7. Furs and jewelry.		Jewelry		1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		1031 Greenmount LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		108 Rambler Ave LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		AMC Construction LLC; LLC established but has never done any business; LLC has no assets nor any liabilities; does not have a bank account or any other accounts. Debtor owns 2% of this LLC.		0.00

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Anchor Beach Club LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		Beach Dell Corp (no assets; liabilities only) (Debtor owns 100%)		0.00
		Dock Street of Wildwood LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		Grammercy Ave LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		MPK Associates LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		MW Mitchell HVAC LLC (no assets; liabilities only) (Debtor owns 98%)		0.00
		MWM of NJ, INC. (no assets; liabilities only) (Debtor owns 100%)		0.00
		MWMitchell Inc (no assets; liabilities only) (Debtor owns 100%)		0.00
		Pacific in the Crest LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		The Woods at Voorhees LLC (no assets; liabilities only) (Debtor owns 2%)		0.00
		West Side Development LLC (no assets; liabilities only) (Debtor owns 50%)		0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chevrolet Suburban		1,000.00
		2004 Chevrolet Suburban		2,000.00
		2004 Lexus 470 XL		3,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				16,800.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. F-000426-15 First Bank Of New York Mellon 1661 Worthington Rd Suite 100 West Palm Beach, FL 33409		819 Little Somerset VALUE \$ 100,000.00				76,000.00	
ACCOUNT NO. F-000426-15 OCWEN Loan Servicing 3451 Hammond Avenue Waterloo, IA 50702	X	819 Little Somerset VALUE \$ 100,000.00				35,510.00	11,510.00
ACCOUNT NO.		 VALUE \$					
ACCOUNT NO.		 VALUE \$					
Subtotal (Total of this page)						\$ 111,510.00	\$ 11,510.00
Total (Use only on last page)						\$ 111,510.00	\$ 11,510.00

0 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1031 Greenmount LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 108 Rambler LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 116 Hand Avenue LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 118 Rio Grande Avenue LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
Subtotal (Total of this page)						\$
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

27 continuation sheets attached

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 214 Nashville Ave. LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 206988255 Alliance One Receivables Management Attn: Capital One 4850 Street Rd., Suite 300 Trevose, PA 19053		Represents creditor				Notice Only
ACCOUNT NO. AMC Construction LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 106121804* America's Servicing Company 8480 Stagecoach Cir. Frederick, MD 21701						Notice Only
ACCOUNT NO. 822008 American Express POB 981537 El Paso, TX 79998		Credit card debt also: 34991584375****, 349990990416, 349990700686, 349990983185				52,933.31
ACCOUNT NO. Anchor Beach Club, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Anchor Beach Condominium Assoc 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only

Sheet no. 1 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **52,933.31**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Anglesea Of North Wildwood LLC 28 Byron Drive Mount Laurel, NJ 08054						Notice Only
ACCOUNT NO. 64299xxxx Apex Asset Management Attn: Heymann Manders 1286 Carmichael Way Montgomery, AL 36106		Medical				Notice Only
ACCOUNT NO. APM Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. APM Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						0.00
ACCOUNT NO. Archer & Greiner ATTN DeFrancesco Associates POB 3000 Haddonfield, NJ 08033						Notice Only
ACCOUNT NO. 2795xxxx ARS Attn: Chase Bank USA 1801 NW 66th Ave., Ste. 200 Fort Lauderdale, FL 33318		also 2796xxxx				Notice Only
ACCOUNT NO. 386791999959/386791999975 Atlantic City Electric POB 13610 Philadelphia, PA 19101	X	Utilities 106 E Rambler Rd Wildwood Crest NJ 08260 KEK Construction 413 W Roberts Ave				Notice Only

Sheet no. 2 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W. Debtor(s) Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Atlantic On The Crest LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice only
ACCOUNT NO. Attorney General State Of NJ PO Box 080 Trenton, NJ 08625-0080		Benitez v. Mitchell				Notice Only
ACCOUNT NO. 850010100xxxx Audubon Savings Bank 515 S. White Horse Pike Audubon, NJ 08106		Other				Notice Only
ACCOUNT NO. 2551xxxx Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410		Mortgage				Notice Only
ACCOUNT NO. 488894001107xxxx Bank of America POB 982235 El Paso, TX 79998		Credit card debt 425429599979** 488893003813** 43050041504** 549035532329**				Notice Only
ACCOUNT NO. 362606122 Bank Of The West 2527 Camino Ramon San Ramon, CA 94583	X	Other				20,000.00
ACCOUNT NO. 10824242 Barclays Bank Delaware POB 8803 Wilmington, DE 19899-8803						Notice Only

Sheet no. 3 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **20,000.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CPM-L-413-15 Baruffi Bros Inc 907 N. Main Rd Vineland, NJ 08360						Notice Only
ACCOUNT NO. Bayberry Of North Wildwood 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. BB&T POB 2027 Greenville, SC 29602	X	KEK Construction				1,583.00
ACCOUNT NO. Beach Deli Corp 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Beachside Deli Of North Wildwood LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Borough Of Wildwood Crest 6101 Pacific Ave Wildwood Crest, NJ 08260	X	413 West Roberts Ave 6100 Park Blvd. MWM, Inc. M.W. Mitchell, Inc.				Notice Only
ACCOUNT NO. Calhoun Agency Inc 19 Tanner St Haddonfield, NJ 08033	X	insurance premium KEK Construction				1,582.00

Sheet no. 4 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,165.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CPM-L-731-09 Cape Bank 225 North Main Street CMCH, NJ 08210	X	Judgment 509 W Spicer 4201 Arctic Grammercy Ave Anchor Beach Club 108 E Rambler				1,734,919.28
ACCOUNT NO. 24077333 Capital One POB 30281 Salt Lake City, UT 84130-0281		Credit card debt				4,703.16
ACCOUNT NO. DC000174-14 Capital One Bank (USA) NA Attn: Nudelman Klemm & Golub 425 Eagle Rock Ave. Roseland, NJ 07068						Notice Only
ACCOUNT NO. Capital One Bank (USA) NA Attn: Hayt Hayt & Landau POB 500 Eatontown, NJ 07724						Notice Only
ACCOUNT NO. 480213987127** Capital One Bank USA NA POB 85015 Richmond, VA 23285-5015		also 4115507221318**				Notice Only
ACCOUNT NO. Carherine By The Sea, LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Carol Schoening 5305 Lake Road Wildwood Crest, NJ 08260						Notice Only

Sheet no. 5 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **\$ 1,739,622.44**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) **\$**

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 438854001548xxxx Chase POB 15298 Wilmington, DE 19850-5298	X	Credit card debt also: 479860100018**** 426684114166** 540168305070** 438854915103** 431000061190* 542243255102**				26,714.00
ACCOUNT NO. #1462 Chase POB 15298 Wilmington, DE 19850-5298						970.00
ACCOUNT NO. 1041331525xxxx Chase Auto Finance POB 901706 Fort Worth, TX 76101		Lien on vehicle				Notice Only
ACCOUNT NO. 601165560607xxxx Citi POB 6077 Sioux Falls, SD 57117		Credit card debt				Notice Only
ACCOUNT NO. Citibank 701 E. 60th St N Sioux Falls, SD 57104		Other				Notice Only
ACCOUNT NO. Citicards CBNA Attn: CDV Disputes POB 6241 Sioux Falls, SD 57117-6241						Notice Only
ACCOUNT NO. F-15310-09 Citimortgage POB 9438 Gaithersburg, MD 20898		Mortgage 216 E Cresse Ave Wildwood Nj 08260				Notice Only

Sheet no. 6 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **27,684.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citimortgage POB 6243 Sioux Falls, SD 57117						Notice Only
ACCOUNT NO. CMA Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. CMM Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Collection & Recoveries Attn: Shore Medical Center PO Box 35 Northfield, NJ 08225						Notice Only
ACCOUNT NO. Comenity Bank POB 182789 Columbus, OH 43218-2789						Notice Only
ACCOUNT NO. Commercial Loans 1771 Springdale Rd Cherry Hill, NJ 08003						Notice Only
ACCOUNT NO. J-205341-2003 Countrywide Home Loans POB 5170 Simi Valley, CA 93062-5170		Judgment				92,099.71

Sheet no. 7 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **92,099.71**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 603461005000xxxx Creative Plaything-SYNCB POB 965036 Orlando, FL 32896		Credit card debt				Notice Only
ACCOUNT NO. 444796218966xxxx Credit One Bank POB 98873 Las Vegas, NV 89193						541.00
ACCOUNT NO. CAM-L 6080-09 Dembo & Saldutti, LLP Attn Parke Bank 1300 Route 73, Ste 205 Mt. Laurel, NJ 08054	X	and J-250765-2010 J 195211-2010				Notice Only
ACCOUNT NO. CL -13-0182-A Department Of Community Affairs Division Of Codes And Standards Po Box 805 Trenton, NJ 08625	X	Re 231A-235B Spicer Ave Wildwood, NJ SPICER HOUSE CONDOS MWM of NJ Inc				Notice Only
ACCOUNT NO. Division Of Consumer Affairs PO Box 45027 Newark, NJ 07101		Benitez v. Mitchell				Notice Only
ACCOUNT NO. Dock Street Of Wildwood, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Domingo & Lourdes Benitez 819 Little Somerset Rd Gloucester Twp, NJ 08034		related F-000426-15				Notice Only

Sheet no. 8 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ 541.00

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Dominic S. Favieri, Jr. 146 Lakeview Commons #303 Rte 561 Gibbsboro, NJ 08026		The Condos on New Jersey Condo. Assoc CPML 5912				Notice Only
ACCOUNT NO. J-117952-2012 Eichenbaum & Stylianou ATTN RAB Performance Recoveries LLC POB 914 Paramus, NJ 07653		L 005777 11				23,500.00
ACCOUNT NO. TSC 2010-0128 Empire TF2 Jersey Holdings LLC 57 W 38th Street 9th Flr New York, NY 10018		4211 Arctic Ave Wildwood NJ				Notice Only
ACCOUNT NO. 3DK8600 Essex Insurance Company 4521 Highlands Parkway Glen Allen, VA 23060	X	KEK Construction, Inc				2,889.00
ACCOUNT NO. Fantastic Voyages LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. F-16497-09 Farer Fersko Attn: SLM Financial Corp. POB 580 Westfield, NJ 07091		Represents creditor				Notice Only
ACCOUNT NO. Fellheimer & Eichen, LLP 2 Liberty Place 50 South 16th Street, Ste 3401 Philadelphia, PA 19102						Notice Only

Sheet no. 9 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **26,389.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. First Data Merchant Svcs 4000 Coral Ridge Dr Coral Springs, FL 33065						Notice Only
ACCOUNT NO. First National Collection Bureau ATTN Verizon Wireless 610 Waltham Way Sparks, NV 89434		Verizon Wireless				430.00
ACCOUNT NO. 191010925 Fox Chase Bank 4390 Davisville Road Hatboro, PA 19040		mortgage and loan				2,030,000.00
ACCOUNT NO. 51-19101xxxx Fox Chase Fed Svg Bank 401 Rhawn St Philadelphia, PA 19112-2250	X	personal loan				30,000.00
ACCOUNT NO. CAM L-6109-09 Fox Rothschild, LLP 1301 Atlantic Ave Atlantic City, NJ 08401		Re: 223-225 E Baker Ave Condo Assoc v. Carmen LaRosa CAM L-6109-09				0.00
ACCOUNT NO. Frontline Asset Strategies ATTN Credit One Bank 1935 West Rd , Ste 425 Roseville, MN 55113						Notice Only
ACCOUNT NO. Frontline Asset Strategies 2700 Snelling Ave North Suite 250 Roseville, MN 55113		Credit One Bank				Notice Only

Sheet no. 10 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **\$ 2,060,430.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) **\$**

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Garden State Tile 1324 Wycoff Rd. #101 Wall Twp., NJ 07727						Notice Only
ACCOUNT NO. GMAC Mortgage POB 4622 Waterloo, IA 50704						Notice Only
ACCOUNT NO. Grammercy Avenue LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. F-33903-10 Greenbaum Rowe Smith & Davis Attn: Marriott Ownership Resorts POB 5600 Woodbridge, NJ 07095	X	Represents creditor				Notice Only
ACCOUNT NO. Guaranteed Title Agency LLC PO Box 129 Barrington, NJ 08007		Megan LLc v. MWM of New Jersey, Inc et al., L-1434-09				Notice only
ACCOUNT NO. 78577xxxx Gulf Coast Collection Attn: SMH Radiology 5630 Marquesas Circle Sarasota, FL 34233		Represents creditor SMH Radiology				Notice Only
ACCOUNT NO. 20461115 Harris & Harris, Ltd. Attn: PSEG 111 W. Jackson Blvd. Ste. 400 Chicago, IL 60604		Represents creditor PSE&G 342 Kings Hwy				Notice Only

Sheet no. 11 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6550095xxxx IC System Attn: PSE&G POB 64378 Saint Paul, MN 55164		Represents creditor				Notice Only
ACCOUNT NO. James Walsh 437 17th St North Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Jana Belansen & Gail Coleman Partnership 118 Astro Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. Jerz Sea LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Joe And Rita D'Urso 6210 Park Blvd. Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. John DeFrancesco C/O Archer & Greiner 1 Centennial Square Haddonfield, NJ 08033						Notice Only
ACCOUNT NO. John Pecora 80 Bryant Trail Carmel, NY 10512						Notice Only

Sheet no. 12 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Joseph Plumbing LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. KEK Construction Inc 5202 Lake Rd Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. KEK Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. KEM Management Services Inc 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Kim Mitchell 5202 Lake Rd. Apt A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 4071829xxxx Kohls-Chase POB 3115 Milwaukee, WI 53201		Credit card debt				Notice Only
ACCOUNT NO. Kona Kai Condominium Assoc Inc 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only

Sheet no. 13 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Law Office Of Seth A. Fucellaro, PA 100 East Rio Grande Ave Wildwood, NJ 08260						8,190.00
ACCOUNT NO. Litton Mtg Service Center 24 Greenway Plaza #712 Houston, TX 77046-2401						Notice Only
ACCOUNT NO. Louis C. Dwyer, Esq. Corino & Dwyer P.O. Box 849 Wildwood, NJ 08260		re: agreement of sale 819 Little Somerset Gloucester, NJ 08034				Notice Only
ACCOUNT NO. LVNV Funding POB 10497 Greenville, NC 29603						Notice Only
ACCOUNT NO. M & K Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. M and M Of New Jersey Partnership 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 422591343xxxx Macys-DSNB POB 8218 Mason, OH 45040		Credit card debt				Notice Only

Sheet no. 14 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **8,190.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Magnolia Ave Of Wildwood LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Marriot Vacation Club 1200 Bartow Rd International Lakeland, FL 23801	X					Notice Only
ACCOUNT NO. F-33903-10 Marriott Ownership Resorts 12000 Us Highway 98 S Ste 19 Lakeland, FL 33801	X	Mortgage - timeshare				18,000.00
ACCOUNT NO. Mary Costner 121 East Rambler Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. MBM Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. CPML 5912 McAllister Hyberg White Cohen & Mann Attn: The Condos On New Jersey Condo. As 2111 New Rd, Ste 105 Northfield, NJ 08225		819 Little Somerset Clouchester Twp.				Notice Only
ACCOUNT NO. J-299188-2010 Megan LLC C/O Archer & Greiner 1 Centennial Sq. Haddonfield, NJ 08033	X					1,556,699.00

Sheet no. 15 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,574,699.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Michael And Kim Mitchell LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 855163**** Midland Funding LLC 8875 Aero Dr., Ste 200 San Diego, CA 92123						Notice Only
ACCOUNT NO. CPM-L-413-15 Monzo Catanese Hillegass PC ATTN: Michel F. Spagnolo 211 Bayberry Dr Ste 2A Cape May Courthouse, NJ 08210						Notice Only
ACCOUNT NO. L-000626-10 Morgan Bornstein & Morgan Attn: Grove Supply 1236 Brace Rd, Suite K Cherry Hill, NJ 08034	X	J 190019-2011				38,867.00
ACCOUNT NO. MPK Associates, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. MW Mitchell Builders Developers Inc 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. MW Mitchell HVAC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only

Sheet no. 16 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **38,867.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MW Mitchell Inc 5202 Lake Rd Unit A 5202 Lake Rd Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. MWM Of New Jersey Inc 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. MWMW Of New Jersey Inc. 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Nationwide Crediit, Inc. Attn: American Express POB 26314 Lehigh Valley, PA 18002-6314						Notice Only
ACCOUNT NO. 0843 NCO Financial Services Attn: Capital One POB 15636 Wilmington, DE 19850		Represents creditor				Notice Only
ACCOUNT NO. 200800200146 NJ Division Of Taxation POB 245 Trenton, NJ 08695		Taxes				Notice Only
ACCOUNT NO. North Wildwood Nineteen LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only

Sheet no. 17 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. F1223149 Northland Group Inc. Attn: Capital One POB 390905 Minneapolis, MN 55439		Represents creditor				Notice Only
ACCOUNT NO. DC-000048-14 Nudelman Klemm & Golub Attn: Capital One 425 Eagle Rock Avenue Roseland, NJ 07068	X					6,697.00
ACCOUNT NO. Ocean Rumble LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. 709095* OCWEN Loan Servicing, LLC 12650 Ingenuity Dr Orlando, FL 32826-2703	X	413 W Roberts Ave Wildwood, NJ 08260				Notice Only
ACCOUNT NO. Pacific In The Crest LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Painted Pastimes LLc 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Dc 000388-11 Paramount Chemical & Paper Co 3600 Park Blvd. Wildwood, NJ 08260						Notice Only

Sheet no. 18 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **6,697.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. J-250765-2010; J 195211-2 Parke Bank POB 40 Sewell, NJ 08080	X	450 Dock Street Judgment CAM L 6080-09 Dockstreet of Wildwood, LLC J 195211-2010				1,181,439.96
ACCOUNT NO. Patricia Sorensen 121 East Rambler Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. DC 00311010 Penn Jersey Building Materials Rte 610 & Sharp Rd Tuckahoe, NJ 08250						Notice Only
ACCOUNT NO. DC 00311010 Penn Jersey Building Materials 6761 Washington Ave Egg Harbor Twp, NJ 08234	X	DJ 032093-2011				11,525.00
ACCOUNT NO. J-121693-2011 Perskie Mairone Brog & Baylinson Attn: Sun Home Loans Inc. 1201 New Road Linwood, NJ 08221		Represents creditor				Notice Only
ACCOUNT NO. F-15310-09 Phelan Hallinan & Diamond, PC Attn: Citimortgage 400 Fellowship Rd, Ste 100 Mt. Laurel, NJ 08054		Represents creditor 216 East Cresse Ave Wildwood Crest NJ 08260				Notice Only
ACCOUNT NO. OH00* Pinnacle Credit Services Attn Verizon POB 640 Hopkins, MN 55343-0640						Notice Only

Sheet no. 19 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,192,964.96**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 585637305644xxxx Pottery Barn-Comenity Bank POB 182789 Columbus, OH 43218		Credit card debt				Notice Only
ACCOUNT NO. NJ 1303971 Prime Rate Premium Finance Corp, Inc Po Box 100507 Florence, SC 29502	X	Clahoun Agency KEK Construction Inc.				1,582.00
ACCOUNT NO. 20461115 PSE&G POB 14444 New Brunswick, NJ 08906		Utilities 342 Kings Hwy				646.37
ACCOUNT NO. J 117952-2012 RAB Performance Recoveries 10 Forest Ave Paramus, NJ 07652		L-005777-11				Notice Only
ACCOUNT NO. J-065133-2011 Raymond & Coleman Attn: Roebbing Bank 325 New Albany Rd. Moorestown, NJ 08057	X	Represents creditor				Notice Only
ACCOUNT NO. 796015xxxx Raymour & Flanigan-WFFNB POB 14517 Des Moines, IA 50306		Credit card debt				Notice Only
ACCOUNT NO. RKL Financial Corporation 123 S. Justison St. Ste. 300 Wilmington, DE 19801						Notice Only

Sheet no. 20 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ 2,228.37

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 854060* RKL Financial Corporation 135 Beaver St Waltham, MA 02458-4120						Notice Only
ACCOUNT NO. BU99xxxx Rockford Merchantile Attn: Lavender Healthcare POB 5847 Rockford, IL 61125		Medical				149.00
ACCOUNT NO. J-065133-2011 Roebing Bank POB 66 Roebing, NJ 08554	X	Judgment 411 West Roberts Ave Wildwood NJ 08260 West Side Development, LLC BUR L 001407-10				352,430.24
ACCOUNT NO. Sally Hand 121 East Rambler Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. Scott Hand 121 East Rambler Wildwood Crest, NJ 08260						0.00
ACCOUNT NO. Sea Grapes LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Shore Medical Center 100 Medical Center Way Somers Point, NJ 08244						Notice Only

Sheet no. 21 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **352,579.24**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Shore Memorial Hospital POB 217 Somers Point, NJ 08244						200.00
ACCOUNT NO. Shore Resort Property Mgt 100 W 1st Ave Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Siesta FL LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. F-16497-09 SLM Financial Corp 300 Continenttial D Newark, DE 19806	X	CV -003379-2009 Mortgage MWM of NJ, Inc.; 4500 New Jersey; 129 Davis; 142-146 Youngs; 209 Poplar; 108 E. Rambler; 5700 Pacific; Grammercy Place				10,277,233.00
ACCOUNT NO. 78577xxxx SMH Radiology 1100 Hector St, Ste 102 Conshohocken, PA 19428		Medical				193.00
ACCOUNT NO. 41455490205 South Jersey Gas P.O. Box 3121 Southeastern, PA 19398		Utilities 413 W Roberts Ave Wildwood, NJ 08260				45.55
ACCOUNT NO. SPF 2011 Owner LLC Attn: Trimont Real Estate Advisors 3424 Peachtree Rd NE, Ste 2200 Atlanta, GA 30326		Mortgage				Notice Only

Sheet no. 22 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **\$10,277,671.55**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. EA ID # PEA 13001-U2362 State Of New Jersey Department Of Environmental Protection P.O. Box 420 Trenton, NJ 08625-0420	X	f MWM of New jersey Inc re: 4201 Arctic Avenue Wildwood, NJ				Notice Only
ACCOUNT NO. State Of New Jersey Department Of Community Affairs P.O. Box 805 Trenton, NJ 08625	X	Spicer House Condos MWM of N.J. Inc.				Notice Only
ACCOUNT NO. State Of New Jersey Dept Of Environmental Protection 9 Ewing Street Mail Code 09-01 Trenton, NJ 08625		DEP				Notice Only
ACCOUNT NO. J-205341-2003 Stern Lavinthal Frankenberg Attn: Countrywide 105 Eisenhower Pkwy #302 Roseland, NJ 07068		Represents creditor				Notice Only
ACCOUNT NO. Summer Sands Condo Assoc 8401 Atlantic Ave Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. J-121693-2011 Sun Home Loans 627 Haddon Ave Collingswood, NJ 08108		Judgment J 121689-2011				2,162,301.95
ACCOUNT NO. 300000066002* Sun National Bank 226 W. Landis Ave Vineland, NJ 08360	X	also 1000000000C25**** 1031 Greenmount; 6010 Park Blvd.; 342 Kings Hwy.				Notice Only

Sheet no. 23 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,162,301.95**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
Sunset Bay Of Wildwood Crest, LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO.						
Surfsong Of Wildwood, LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO.						
SYNCB/Gap PO Box 965005 Orlando, FL 32896						Notice Only
ACCOUNT NO.						
SYNCHRONY Bank/JC Penney POB 965007 Orlando, FL 32896						Notice Only
ACCOUNT NO.						
Synchrony/GAP 140 Corporate Blvd Norfolk, VA 22502						Notice Only
ACCOUNT NO. CPM-L-413-15						
Syracuse In The Crest LLC 5202 Lake Rd Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO.		related: F-00426-15				
Tamika T. McKoy, Esq. ATTN: Domingo & Lourdes Benitez 520 Cooper Street Camden, NJ 08102						Notice Only

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. F-012719-13 Taylor & Keyser Attn: Empire TF2 Jersey Holdings LLC 76 E Euclid Avenue, Ste 202 Haddonfield, NJ 08033		4211 Arctic Ave wildwood NJ TSC 2010-0128				Notice Only
ACCOUNT NO. 1000000136116xxxx TD Bank POB 219 Lewiston, ME 04243		Other				Notice Only
ACCOUNT NO. 260100000001xxxx The Bank Of Greene City POB 470 Catskill, NY 12414		Other				Notice Only
ACCOUNT NO. The Flying Dutchman Of North Wildwood LL 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. The Law Office Of Seth A. Fuscenario 100 East Rio Grande Avenue Wildwood, NJ 08260		See Grapes LLC				8,190.00
ACCOUNT NO. The Spicer House Condo Assoc C/O Denise Mawhimay 3616 Naamans Dr Claymont, DE 19703	X					Notice Only
ACCOUNT NO. The Wildwoods Of New Jersey LLC 5202 Lake Road Unit A Wildwood, NJ 08260						Notice Only

Sheet no. 25 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **8,190.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. The Woods At Vorhees, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. Theresa Castagliuola 7200 Pacific Wildwood Crest, NJ 08260						Notice Only
ACCOUNT NO. 106* Third Federal Savings 3 Penns Trl. Newtown, PA 18940		also 109*				Notice Only
ACCOUNT NO. 1503701 Trimount Real Estate Advisors 3424 Peachtree Rd NE Atlanta, GA 30326	X	1031 Greenmount LLC Sun Natl Bank Loan No 973800				Notice Only
ACCOUNT NO. DC 004707-10 United Rentals 6701 Delilah Rd Egg Harbor Twp, NJ 08234						Notice Only
ACCOUNT NO. Universal Building Supply 816 Doughty Rd Pleasantville, NJ 08232		ESTIMATED BALANCE OWED				100,000.00
ACCOUNT NO. 51094800**** Valley National Bank 31-00 Broadway Fair Lawn, NJ 07410						Notice Only

Sheet no. 26 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **100,000.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 789000825101xxxx Verizon 500 Technology Dr, Ste 300 Weldon Spring, MO 63304		Utilities				340.12
ACCOUNT NO. Verizon Wireless 20 Alexander Dr Wallingford, CT 06492						Notice Only
ACCOUNT NO. Washington Mutual Bank 7757 Bayberry Rd. Jacksonville, FL 32256		Mortgage				Notice Only
ACCOUNT NO. West Side Development LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260						Notice Only
ACCOUNT NO. CPM-L-731-09 F-15216-10 Youngblood FranklinSampoli & Coomb Cape Bank 1201 New Road, Suite 230 Linwood, NJ 08221-1159	X	Represents creditor				Notice Only
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 27 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ 340.12

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$19,747,593.65

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1031 Greenmount LLC 5202 Lake Road Unit A Wildwood, NJ 08260	Trimount Real Estate Advisors 3424 Peachtree Rd NE Atlanta, GA 30326
108 Rambler LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260	Sun National Bank 226 W. Landis Ave Vineland, NJ 08360
Anchor Beach Club, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260	Cape Bank 225 North Main Street CMCH, NJ 08210
Dock Street Of Wildwood, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260	SLM Financial Corp 300 Continenttial D Newark, DE 19806
Grammercy Avenue LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260	Cape Bank 225 North Main Street CMCH, NJ 08210
KEK Construction Inc 5202 Lake Rd Unit A Wildwood, NJ 08260	SLM Financial Corp 300 Continenttial D Newark, DE 19806
	Parke Bank POB 40 Sewell, NJ 08080
	Dembo & Saldutti, LLP Attn Parke Bank 1300 Route 73, Ste 205 Mt. Laurel, NJ 08054
	Cape Bank 225 North Main Street CMCH, NJ 08210
	SLM Financial Corp 300 Continenttial D Newark, DE 19806
	Atlantic City Electric POB 13610 Philadelphia, PA 19101
	Essex Insurance Company 4521 Highlands Parkway Glen Allen, VA 23060
	Prime Rate Premium Finance Corp, Inc Po Box 100507 Florence, SC 29502
	Calhoun Agency Inc 19 Tanner St

IN RE Mitchell, Michael W.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kim Mitchell 5202 Lake Rd. Apt A Wildwood, NJ 08260	Haddonfield, NJ 08033 BB&T POB 2027 Greenville, SC 29602 OCWEN Loan Servicing 3451 Hammond Avenue Waterloo, IA 50702 Roebling Bank POB 66 Roebling, NJ 08554 Marriott Ownership Resorts 12000 Us Highway 98 S Ste 19 Lakeland, FL 33801 Greenbaum Rowe Smith & Davis Attn: Marriott Ownership Resorts POB 5600 Woodbridge, NJ 07095 Youngblood FranklinSampoli & Coomb Cape Bank 1201 New Road, Suite 230 Linwood, NJ 08221-1159 Atlantic City Electric POB 13610 Philadelphia, PA 19101 Bank Of The West 2527 Camino Ramon San Ramon, CA 94583 Chase POB 15298 Wilmington, DE 19850-5298 Prime Rate Premium Finance Corp, Inc Po Box 100507 Florence, SC 29502 Calhoun Agency Inc 19 Tanner St Haddonfield, NJ 08033 Fox Chase Fed Svg Bank 401 Rhawn St Philadelphia, PA 19112-2250 Marriot Vacation Club 1200 Bartow Rd International Lakeland, FL 23801 OCWEN Loan Servicing, LLC 12650 Ingenuity Dr Orlando, FL 32826-2703
	Nudelman Klemm & Golub
M.W. Mitchell, Inc.	

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	State Of New Jersey Department Of Community Affairs P.O. Box 805 Trenton, NJ 08625
	The Spicer House Condo Assoc C/O Denise Mawhimay 3616 Naamans Dr Claymont, DE 19703
North Wildwood Nineteen LLC 5202 Lake Road Unit A Wildwood, NJ 08260	Megan LLC C/O Archer & Greiner 1 Centennial Sq. Haddonfield, NJ 08033
Surfsong Of Wildwood, LLC 5202 Lake Rd Unit A Wildwood, NJ 08260	Megan LLC C/O Archer & Greiner 1 Centennial Sq. Haddonfield, NJ 08033
The Woods At Vorhees, LLC 5202 Lake Rd. Unit A Wildwood, NJ 08260	Megan LLC C/O Archer & Greiner 1 Centennial Sq. Haddonfield, NJ 08033
West Side Development LLC 5202 Lkke Rd Unit A Wildwood, NJ 08260	Roebing Bank POB 66 Roebing, NJ 08554
	Raymond & Coleman Attn: Roebing Bank 325 New Albany Rd. Moorestown, NJ 08057

Fill in this information to identify your case:

Debtor 1 Michael W. Mitchell
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number
 (if known) _____

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☒ Employed
☐ Not employed

☐ Employed
☒ Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00

\$ 0.00

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00

\$ 0.00

Debtor 1

Michael W. Mitchell
First Name Middle Name Last Name

Case number (if known)

Copy line 4 here → 4. \$ 0.00 \$ 0.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$ 0.00
5e. Insurance	5e.	\$ 0.00	\$ 0.00
5f. Domestic support obligations	5f.	\$ 0.00	\$ 0.00
5g. Union dues	5g.	\$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.	+\$ 0.00	+\$ 0.00

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 0.00 \$ 0.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 0.00 \$ 0.00

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

8e. Social Security

8e. \$ 0.00 \$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

\$ 2,800.00 \$ 0.00

Specify: Unemployment

8f.

8g. Pension or retirement income

8g. \$ 0.00 \$ 0.00

8h. Other monthly income. Specify: _____ 8h. +\$ 0.00 +\$ 0.00

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ 2,800.00 \$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 2,800.00 + \$ 0.00 = \$ 2,800.00

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.

\$ 2,800.00
Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.☒ Yes. Explain: See Continuation Sheet

IN RE Mitchell, Michael W.

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 2

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is currently laid off from his position as project manager at J Ballard Construction Inc. and is receiving unemployment; he expects to be back to work within 60 days. His income there is approx. \$6500 per month gross, \$5100 net.

page 1

Debtor 1

Michael W. Mitchell

First Name

Middle Name

Last Name

Case number (if known)

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ 0.00

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ 200.00

6b. Water, sewer, garbage collection

6b. \$ 48.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 210.00

6d. Other. Specify: Cable, Internet, Phone

6d. \$ 200.00

7. **Food and housekeeping supplies**

7. \$ 1,300.00

8. **Childcare and children's education costs**

8. \$ 200.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 400.00

10. **Personal care products and services**

10. \$ 150.00

11. **Medical and dental expenses**

11. \$ 300.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 800.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 0.00

14. **Charitable contributions and religious donations**

14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 0.00

15c. Vehicle insurance

15c. \$ 244.00

15d. Other insurance. Specify: _____

15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 0.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ 0.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify: _____

17c. \$ 0.00

17d. Other. Specify: _____

17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

Specify: _____

\$ 0.00

19.

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

Debtor 1

Michael W. Mitchell

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: Miscellaneous

21. **+\$** 200.00

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$** 5,252.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$** 2,800.00

23b. Copy your monthly expenses from line 22 above.

23b. **-\$** 5,252.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$** -2,452.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 100,000.00		
B - Personal Property	Yes	3	\$ 16,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 111,510.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	28		\$ 19,747,593.65	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 2,800.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 5,252.00
TOTAL		47	\$ 116,800.00	\$ 19,859,103.65	

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

IN RE Mitchell, Michael W.

Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 49 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 10, 2015 Signature: /s/ Michael W. Mitchell
Michael W. Mitchell

Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Mitchell, Michael W.

Case No. _____

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: First Bank Of New York Mellon	Describe Property Securing Debt: 819 Little Somerset Road Gloucester Twp. (Camden County) NJ 080
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: OCWEN Loan Servicing	Describe Property Securing Debt: 819 Little Somerset Road Gloucester Twp. (Camden County) NJ 080
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1		
Lessor's Name: Domingo & Lourdes Benitez	Describe Leased Property: agreement of sale for 819 Little Somerset Rd Gloucester, NJ 080	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

____ continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: November 10, 2015

/s/ Michael W. Mitchell
Signature of Debtor

Signature of Joint Debtor

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
-1,112,151.00	2014 income
-974,338.00	2013 income (loss) per 2013 tax return - Debtor and non-filing spouse
59,000.00	2015 income year to date est - Debtor and non-filing spouse

2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ **a. Individual or joint debtor(s) with primarily consumer debts:** List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Countrywide Home Loans L-127-03; J-205341-2003	Civil	NJ Superior Court	Judgment
Parke Bank L-6080-09; J-250765-2010	Civil	NJ Superior Court	Judgment
Roebling Bank L-1407-10; J-065133-2011	Civil	NJ Superior Court	Judgment
Sun Home Loans Inc. L-411-10; J-121693-2011	Civil	NJ Superior Court	Judgment
Marriott Ownership Resorts, Inc. F-33903-10	Foreclosure	NJ Superior Court	Judgment
Capital One v. Mitchell Case No. DC-000048-14	collection	Superior Court of NJ Law Div Cape May County	judgment for plaintiff
Benitez v. Michael W. Mitchell, M.W. Mitchell Inc	contract, fraud	Superior Court of NJ, Camden County, Chancery Division	pending
First Bank of New York Mellon v. Michael W. Mitchell Case No. F- 00426-15	foreclosure	Superior Court of NJ, Camden County, Chancery Division	pending
Capital One Bank USA NA v. Mitchell case No. DC 000174-14	civil	Superior Court of NJ, Cape May County	judgment for plaintiff
Empire TF2 Jersey Holdings LLC v. M.W.M. of New Jersey F-01271913	foreclosure of tax sale certificate	Sup. Ct. of NJ, Cape May County, Chancery Div.	judgment for plaintiff

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Capital One POB 71083 Charlotte, NJ 28272	5/2014	\$3240 form TD Bank #6473 checking

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Cape Bank 225 North Main Street	June 2014	509 W Spicer Ave Wildwood NJ \$90,000

CMCH, NJ 08210

Empire TF2 Jersey Holdings LLC
57 W 38th St 9th Flr
New York, NY 10018

2015

4201-11 Arctic Ave Wildwood, NJ
08260
tax sale certificate 2010-0128 foreclosure Case No.
F-01271913

6. Assignments and receiverships

☐ None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.
☒ (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

☐ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

☐ None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

☐ None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

☐ None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Start Fresh

Subranni Zauber LLC
1624 Pacific Avenue
Atlantic City, NJ 08401

DATE OF PAYMENT, NAME OF
PAYOR IF OTHER THAN DEBTOR
09/24/2015

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
20.00

07/30/2015

7,500.00

10. Other transfers

☐ None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☐ None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

☐ None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TD Bank
POB 9223
Farmington Hills, MI 48333

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
business checking #2396

AMOUNT AND DATE OF SALE
OR CLOSING

July 2015 closing bal \$60

TD Bank
POB 9223
Farmington Hills, MI 48333

July 2015 closing bal; \$3

I.R.A.

closed acct - \$13,400 May 2015

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
106 E. Rambler, Wildwood Crest, NJ 08260	same	2009-July 2013

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
4201 Arctic Ave Wildwood NJ Prop is owned by MWM of New Jersey Inc	NJ State Of NJ Dept Of Environmental Protection 9 Ewing Street Mail Code 09-01 Trenton, NJ 08625-0000	2/10/14	NJAC 7:26-2.8(f)

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
APM of New Jersey LLC	2269	524 White Horse Pike Audubon, NJ 08106-0000	Real Estate	Nov. 2001 to Dec. 2008
CMA of New Jersey LLC	9260	342 Kings Hwy Haddonfield, NJ 08033-0000	Real estate	Sept. 2002 to Dec. 2009
M & K of New Jersey LLC	2330	524 White Horse Pike Audubon, NJ 08106-0000	Real Estate	Nov. 2001-Dec. 2009
MBM of New Jersey LLC	2270	P.O. Box 255 Haddonfield, NJ 08033-0000	Real Estate	Nov. 2001 to Dec. 2010
MW Mitchell Inc	3072	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Construction	Oct. 1997 - present
MW Mitchell HVAC LLC	2926	5202 Lake Rd Wildwood, NJ 08260-0000	Real Estate	Nov. 2001-present
Michael And Kim Mitchell LLC	3108	524 White Horse Pike Audubon, NJ 08106-0000	Real Estate	Jan 2005 to Dec. 2009
MW Mitchell Builders Developers Inc.	2237	524 White Horse Pike Audubon, NJ 08106-0000	Construction	Sept. 2008-Dec. 2011
MWM Of New Jersey Inc.	2280	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Construction	Oct. 2001-present
Siesta FL LLC	5113	524 White Horse Pike Audubon, NJ 08106-0000	Real Estate	Dec. 2008 -Dec. 2009
Angelsea Of North Wildwood LLC	1591	28 Byron Drive Mount Laurel, NJ 08054-0000	Real Estate	Aug 2009-Dec. 2010
Beach Deli Corp	4043	524 Wite Horse Pike Audubon, NJ 00000-0810	Real Estate	Aug 2009-present
Beachside Deli Of North Wildwood LLC	6596	342 Kings Highway Haddonfield, NJ 08033-0000	Deli	Apr 2009-Dec 2009
118 Rio Grande Avenue LLC	1083	342 Kings Highway Haddonfield, NJ 08033	Real Estate	Aug. 2009-Dec. 2010
KEM Management Services Inc.	7971	342 Kings Highway Haddonfield, NJ 08033-0000	Real Estate Management	Dec. 2008-Dec. 2009
M And M of New Jersey Partnership	7257	P.O. Box 255 Haddonfield, NJ 08033-0000	Real Estate	Feb. 2003-Dec. 2012
KEK Construction Inc.	2420	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Construction;	Aug 2010-Dec 2013
AMC Construction LLC	9476	5202 Lake Rd. Unit A Wildwood, NJ 08260-0000	Construction; LLC established but has never done any business; LLC has no assets nor any liabilities; does not have a	Jun 2011-present

			bank account or any other accounts.	
Grammercy Avenue LLC	4811	5202 Lake Rd Unit A Wildwood, NJ 08260-0000	Real Estate	Dec. 2008-present
Pacific In The Crest, LLC	6467	5202 Lake Rd Unit A Wildwood, NJ 08260-0000	Real Estate	Apr 2005-present
MPK Associates, LLC	1643	5202 Lake Rd Unit A Wildwood, NJ 08260-0000	Real Estate	Feb 2003 to present
Anchor Beach Club, LLC	0770	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Real Estate	Aug 2002-present
The Woods At Vorhees, LLC	5797	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Real Estate	Mar 2007-present
1031 Greenmount, LLC	3585	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Real Estate	Nov. 2007-present
108 Rambler LLC	8993	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Real Estate	May 2007-present
214 Nashville Ave. LLC	9009	342 Kings Hwy Haddonfield, NJ 08033-0000	Real Estate	Oct 2007-Dec. 2009
Catherine By The Sea, LLC	3923	P.O. Box 255 Haddonfield, NJ 08033-0000	Real Estate	May 2003-Dec. 2010
Dock Street Of Wildwood, LLC	2694	5202 Lake Road Unit A Wildwood, NJ 08260-0000	Real Estate	Sept 2004-present
West Side Development LLC	0801	5202 Lake Rd. Unit A Wildwood, NJ 08260-0000	Real Estate	Mar 2007-present
Sunset Bay Of Wildwood Crest, LLC	2180	524 White Horse Pike Audubon, NJ 08106-0000	Real Estate	Mar 2003 - Dec 2008
MWMW Of New Jersey Inc.	6462	5202 Lake Rd. Unit A Wildwood, NJ 08260	Real estate	07/11/12 to 12/31/2013

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
		0.000000

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

- None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **November 10, 2015** Signature /s/ Michael W. Mitchell
of Debtor **Michael W. Mitchell**

Date: _____ Signature _____
of Joint Debtor
(if any)

_____ 0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Document Page 63 of 77
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7 _____

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **\$7500/PrePet**

Prior to the filing of this statement I have received \$ **7,500.00**

Balance Due \$ _____

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. ~~Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;~~
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

The Firm also agrees to accept \$0 for post petition legal services after rendered including representation at the 341(a) meeting of creditors. In addition to the said \$0 post petition regular fee, the Firm will bill the Debtor for all services based on an hourly rate. All pre-petition fees have been paid prior to filing the petition, and if not paid, the Firm will not bill Client. Other terms and conditions contained in the retainer agreement are incorporated by reference herein.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
The terms and conditions contained in the retainer agreement are incorporated by reference herein.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 10, 2015

Date

/s/ Scott M. Zauber, Esq.

Scott M. Zauber, Esq. SZ6086
 SUBRANNI ZAUBER LLC ☐ ☐ ☐ ☐ ☐ ;ēA06"i ZAUBER
 1624 Pacific Avenue
 Atlantic City, NJ 08401-0000

szauber@subranni.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

IN RE:

Mitchell, Michael W.

Debtor(s)

Case No. _____

Chapter 7 _____

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or
partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Mitchell, Michael W.
Printed Name(s) of Debtor(s)

X /s/ Michael W. Mitchell
Signature of Debtor

11/10/2015
Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Mitchell, Michael W.
5202 Lake Road, Unit A
Wildwood, NJ 08260

America's Servicing Company
8480 Stagecoach Cir.
Frederick, MD 21701

Atlantic On The Crest LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

SUBRANNI ZAUBER LLC ;
ZAUBER
1624 Pacific Avenue
Atlantic City, NJ 08401-0000

American Express
POB 981537
El Paso, TX 79998

Attorney General State Of NJ
PO Box 080
Trenton, NJ 08625-0080

1031 Greenmount LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Anchor Beach Club, LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Audubon Savings Bank
515 S. White Horse Pike
Audubon, NJ 08106

1031 Greenmount LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Anchor Beach Condominium Assoc
5202 Lake Road Unit A
Wildwood, NJ 08260

Bank of America
4161 Piedmont Pkwy
Greensboro, NC 27410

108 Rambler LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Anglesea Of North Wildwood LLC
28 Byron Drive
Mount Laurel, NJ 08054

Bank of America
POB 982235
El Paso, TX 79998

116 Hand Avenue LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Apex Asset Management
Attn: Heymann Manders
1286 Carmichael Way
Montgomery, AL 36106

Bank Of The West
2527 Camino Ramon
San Ramon, CA 94583

118 Rio Grande Avenue LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

APM Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Barclays Bank Delaware
POB 8803
Wilmington, DE 19899-8803

214 Nashville Ave. LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Archer & Greiner
ATTN DeFrancesco Associates
POB 3000
Haddonfield, NJ 08033

Baruffi Bros Inc
907 N. Main Rd
Vineland, NJ 08360

Alliance One Receivables Management
Attn: Capital One
4850 Street Rd., Suite 300
Trevose, PA 19053

ARS
Attn: Chase Bank USA
1801 NW 66th Ave., Ste. 200
Fort Lauderdale, FL 33318

Bayberry Of North Wildwood
5202 Lake Road Unit A
Wildwood, NJ 08260

AMC Construction LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Atlantic City Electric
POB 13610
Philadelphia, PA 19101

BB&T
POB 2027
Greenville, SC 29602

Beach Deli Corp
5202 Lake Road Unit A
Wildwood, NJ 08260

Carol Schoening
5305 Lake Road
Wildwood Crest, NJ 08260

Collection & Recoveries
Attn: Shore Medical Center
PO Box 35
Northfield, NJ 08225

Beachside Deli Of North Wildwood LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Chase
POB 15298
Wilmington, DE 19850-5298

Comenity Bank
POB 182789
Columbus, OH 43218-2789

Borough Of Wildwood Crest
6101 Pacific Ave
Wildwood Crest, NJ 08260

Chase Auto Finance
POB 901706
Fort Worth, TX 76101

Commercial Loans
1771 Springdale Rd
Cherry Hill, NJ 08003

Calhoun Agency Inc
19 Tanner St
Haddonfield, NJ 08033

Citi
POB 6077
Sioux Falls, SD 57117

Countrywide Home Loans
POB 5170
Simi Valley, CA 93062-5170

Cape Bank
225 North Main Street
CMCH, NJ 08210

Citibank
701 E. 60th St N
Sioux Falls, SD 57104

Creative Plaything-SYNCB
POB 965036
Orlando, FL 32896

Capital One
POB 30281
Salt Lake City, UT 84130-0281

Citicards CBNA
Attn: CDV Disputes
POB 6241
Sioux Falls, SD 57117-6241

Credit One Bank
POB 98873
Las Vegas, NV 89193

Capital One Bank (USA) NA
Attn: Nudelman Klemm & Golub
425 Eagle Rock Ave.
Roseland, NJ 07068

Citimortgage
POB 6243
Sioux Falls, SD 57117

Dembo & Saldutti, LLP
Attn Parke Bank
1300 Route 73, Ste 205
Mt. Laurel, NJ 08054

Capital One Bank (USA) NA
Attn; Hayt Hayt & Landau
POB 500
Eatontown, NJ 07724

Citimortgage
POB 9438
Gaithersburg, MD 20898

Department Of Community Affairs
Division Of Codes And Standards
Po Box 805
Trenton, NJ 08625

Capital One Bank USA NA
POB 85015
Richmond, VA 23285-5015

CMA Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Division Of Consumer Affairs
PO Box 45027
Newark, NJ 07101

Carherine By The Sea, LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

CMM Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Dock Street Of Wildwood, LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Domingo & Lourdes Benitez
819 Little Somerset Rd
Gloucester Twp, NJ 08034

First National Collection Bureau
ATTN Verizon Wireless
610 Waltham Way
Sparks, NV 89434

Guaranteed Title Agency LLC
PO Box 129
Barrington, NJ 08007

Dominic S. Favieri, Jr.
146 Lakeview Commons #303
Rte 561
Gibbsboro, NJ 08026

Fox Chase Bank
4390 Davisville Road
Hatboro, PA 19040

Gulf Coast Collection
Attn: SMH Radiology
5630 Marquesas Circle
Sarasota, FL 34233

Eichenbaum & Stylianou
ATTN RAB Performance Recoveries LLC
POB 914
Paramus, NJ 07653

Fox Chase Fed Svg Bank
401 Rhawn St
Philadelphia, PA 19112-2250

Harris & Harris, Ltd.
Attn: PSEG
111 W. Jackson Blvd. Ste. 400
Chicago, IL 60604

Empire TF2 Jersey Holdings LLC
57 W 38th Street 9th Flr
New York, NY 10018

Fox Rothschild, LLP
1301 Atlantic Ave
Atlantic City, NJ 08401

IC System
Attn: PSE&G
POB 64378
Saint Paul, MN 55164

Essex Insurance Company
4521 Highlands Parkway
Glen Allen, VA 23060

Frontline Asset Strategies
ATTN Credit One Bank
1935 West Rd , Ste 425
Roseville, MN 55113

James Walsh
437 17th St
North Wildwood, NJ 08260

Fantastic Voyages LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Frontline Asset Strategies
2700 Snelling Ave North
Suite 250
Roseville, MN 55113

Jana Belansen & Gail Coleman Partnership
118 Astro
Wildwood Crest, NJ 08260

Farer Fersko
Attn: SLM Financial Corp.
POB 580
Westfield, NJ 07091

Garden State Tile
1324 Wycoff Rd. #101
Wall Twp., NJ 07727

Jerz Sea LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Fellheimer & Eichen, LLP
2 Liberty Place
50 South 16th Street, Ste 3401
Philadelphia, PA 19102

GMAC Mortgage
POB 4622
Waterloo, IA 50704

Joe And Rita D'Urso
6210 Park Blvd.
Wildwood Crest, NJ 08260

First Bank Of New York Mellon
1661 Worthington Rd
Suite 100
West Palm Beach, FL 33409

Grammercy Avenue LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

John DeFrancesco
C/O Archer & Greiner
1 Centennial Square
Haddonfield, NJ 08033

First Data Merchant Svcs
4000 Coral Ridge Dr
Coral Springs, FL 33065

Greenbaum Rowe Smith & Davis
Attn: Marriott Ownership Resorts
POB 5600
Woodbridge, NJ 07095

John Pecora
80 Bryant Trail
Carmel, NY 10512

Jospeh Plumbing LLc
5202 Lake Road Unit A
Wildwood, NJ 08260

LVNV Funding
POB 10497
Greenville, NC 29603

Megan LLC
C/O Archer & Greiner
1 Centennial Sq.
Haddonfield, NJ 08033

KEK Construction Inc
5202 Lake Rd Unit A
Wildwood, NJ 08260

M & K Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Michael And Kim Mitchell LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

KEK Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

M and M Of New Jersey Partnership
5202 Lake Road Unit A
Wildwood, NJ 08260

Midland Funding LLC
8875 Aero Dr., Ste 200
San Diego, CA 92123

KEM Management Services Inc
5202 Lake Road Unit A
Wildwood, NJ 08260

Macys-DSNB
POB 8218
Mason, OH 45040

Monzo Catanese Hillegass PC
ATTN: Michel F. Spagnolo
211 Bayberry Dr Ste 2A
Cape May Courthouse, NJ 08210

Kim Mitchell
5202 Lake Rd. Apt A
Wildwood, NJ 08260

Magnolia Ave Of Wildwood LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Morgan Bornstein & Morgan
Attn: Grove Supply
1236 Brace Rd, Suite K
Cherry Hill, NJ 08034

Kohls-Chase
POB 3115
Milwaukee, WI 53201

Marriot Vacation Club
1200 Bartow Rd International
Lakeland, FL 23801

MPK Associates, LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Kona Kai Condominium Assoc Inc
5202 Lake Road Unit A
Wildwood, NJ 08260

Marriott Ownership Resorts
12000 Us Highway 98 S Ste 19
Lakeland, FL 33801

MW Mitchell Builders Developers Inc
5202 Lake Road Unit A
Wildwood, NJ 08260

Law Office Of Seth A. Fucellaro, PA
100 East Rio Grande Ave
Wildwood, NJ 08260

Mary Costner
121 East Rambler
Wildwood Crest, NJ 08260

MW Mitchell HVAC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Litton Mtg Service Center
24 Greenway Plaza #712
Houston, TX 77046-2401

MBM Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

MW Mitchell Inc
5202 Lake Rd Unit A
5202 Lake Rd Unit A
Wildwood, NJ 08260

Louis C. Dwyer, Esq.
Corino & Dwyer
P.O. Box 849
Wildwood, NJ 08260

McAllister Hyberg White Cohen & Mann
Attn: The Condos On New Jersey Condo. As
2111 New Rd, Ste 105
Northfield, NJ 08225

MWM Of New Jersey Inc
5202 Lake Rd. Unit A
Wildwood, NJ 08260

MWM Of New Jersey Inc.
5202 Lake Road Unit A
Wildwood, NJ 08260

OCWEN Loan Servicing, LLC
12650 Ingenuity Dr
Orlando, FL 32826-2703

Pinnacle Credit Services
Attn Verizon
POB 640
Hopkins, MN 55343-0640

MWMW Of New Jersey Inc.
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Pacific In The Crest LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Pottery Barn-Comenity Bank
POB 182789
Columbus, OH 43218

Nationwide Crediit, Inc.
Attn: American Express
POB 26314
Lehigh Valley, PA 18002-6314

Painted Pastimes LLc
5202 Lake Road Unit A
Wildwood, NJ 08260

Prime Rate Premium Finance Corp, Inc
Po Box 100507
Florence, SC 29502

NCO Financial Services
Attn: Capital One
POB 15636
Wilmington, DE 19850

Paramount Chemical & Paper Co
3600 Park Blvd.
Wildwood, NJ 08260

PSE&G
POB 14444
New Brunswick, NJ 08906

NJ Division Of Taxation
POB 245
Trenton, NJ 08695

Parke Bank
POB 40
Sewell, NJ 08080

RAB Performance Recoveries
10 Forest Ave
Paramus, NJ 07652

North Wildwood Nineteen LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Patricia Sorensen
121 East Rambler
Wildwood Crest, NJ 08260

Raymond & Coleman
Attn: Roebling Bank
325 New Albany Rd.
Moorestown, NJ 08057

Northland Group Inc.
Attn: Capital One
POB 390905
Minneapolis, MN 55439

Penn Jersey Building Materials
Rte 610 & Sharp Rd
Tuckahoe, NJ 08250

Raymour & Flanigan-WFFNB
POB 14517
Des Moines, IA 50306

Nudelman Klemm & Golub
Attn: Capital One
425 Eagle Rock Avenue
Roseland, NJ 07068

Penn Jersey Building Materials
6761 Washington Ave
Egg Harbor Twp, NJ 08234

RKL Financial Corporation
123 S. Justison St. Ste. 300
Wilmington, DE 19801

Ocean Rumble LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Perskie Mairone Brog & Baylinson
Attn: Sun Home Loans Inc.
1201 New Road
Linwood, NJ 08221

RKL Financial Corporation
135 Beaver St
Waltham, MA 02458-4120

OCWEN Loan Servicing
3451 Hammond Avenue
Waterloo, IA 50702

Phelan Hallinan & Diamond, PC
Attn: Citimortgage
400 Fellowship Rd, Ste 100
Mt. Laurel, NJ 08054

Rockford Merchantile
Attn: Lavender Healthcare
POB 5847
Rockford, IL 61125

Roebling Bank
POB 66
Roebling, NJ 08554

South Jersey Gas
P.O. Box 3121
Southeastern, PA 19398

Surfsong Of Wildwood, LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Sally Hand
121 East Rambler
Wildwood Crest, NJ 08260

SPF 2011 Owner LLC
Attn: Trimont Real Estate Advisors
3424 Peachtree Rd NE, Ste 2200
Atlanta, GA 30326

SYNCB/Gap
PO Box 965005
Orlando, FL 32896

Scott Hand
121 East Rambler
Wildwood Crest, NJ 08260

State Of New Jersey
Department Of Environmental Protection
P.O. Box 420
Trenton, NJ 08625-0420

SYNCHRONY Bank/JC Penney
POB 965007
Orlando, FL 32896

Sea Grapes LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

State Of New Jersey
Department Of Community Affairs
P.O. Box 805
Trenton, NJ 08625

Synchrony/GAP
140 Corporate Blvd
Norfolk, VA 22502

Shore Medical Center
100 Medical Center Way
Somers Point, NJ 08244

State Of New Jersey
Dept Of Environmental Protection
9 Ewing Street Mail Code 09-01
Trenton, NJ 08625

Syracuse In The Crest LLC
5202 Lake Rd
Wildwood Crest, NJ 08260

Shore Memorial Hospital
POB 217
Somers Point, NJ 08244

Stern Lavinthal Frankenberg
Attn: Countrywide
105 Eisenhower Pkwy #302
Roseland, NJ 07068

Tamika T. McKoy, Esq.
ATTN: Domingo & Lourdes Benitez
520 Cooper Street
Camden, NJ 08102

Shore Resort Property Mgt
100 W 1st Ave
Wildwood, NJ 08260

Summer Sands Condo Assoc
8401 Atlantic Ave
Wildwood Crest, NJ 08260

Taylor & Keyser
Attn: Empire TF2 Jersey Holdings LLC
76 E Euclid Avenue, Ste 202
Haddonfield, NJ 08033

Siesta FL LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Sun Home Loans
627 Haddon Ave
Collingswood, NJ 08108

TD Bank
POB 219
Lewiston, ME 04243

SLM Financial Corp
300 Continentia D
Newark, DE 19806

Sun National Bank
226 W. Landis Ave
Vineland, NJ 08360

The Bank Of Greene City
POB 470
Catskill, NY 12414

SMH Radiology
1100 Hector St, Ste 102
Conshohocken, PA 19428

Sunset Bay Of Wildwood Crest, LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

The Flying Dutchman Of North Wildwood LL
5202 Lake Road Unit A
Wildwood, NJ 08260

The Law Office Of Seth A. Fuscellaro
100 East Rio Grande Avenue
Wildwood, NJ 08260

Verizon
500 Technology Dr, Ste 300
Weldon Spring, MO 63304

The Spicer House Condo Assoc
C/O Denise Mawhimay
3616 Naamans Dr
Claymont, DE 19703

Verizon Wireless
20 Alexander Dr
Wallingford, CT 06492

The Wildwoods Of New Jersey LLC
5202 Lake Road Unit A
Wildwood, NJ 08260

Washington Mutual Bank
7757 Bayberry Rd.
Jacksonville, FL 32256

The Woods At Vorhees, LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

West Side Development LLC
5202 Lake Rd. Unit A
Wildwood, NJ 08260

Theresa Castagliuola
7200 Pacific
Wildwood Crest, NJ 08260

Youngblood FranklinSampoli & Coomb
Cape Bank
1201 New Road, Suite 230
Linwood, NJ 08221-1159

Third Federal Savings
3 Penns Trl.
Newtown, PA 18940

Trimount Real Estate Advisors
3424 Peachtree Rd NE
Atlanta, GA 30326

United Rentals
6701 Delilah Rd
Egg Harbor Twp, NJ 08234

Universal Building Supply
816 Doughty Rd
Pleasantville, NJ 08232

Valley National Bank
31-00 Broadway
Fair Lawn, NJ 07410

Document Page 74 of 77
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Mitchell, Michael W.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: November 10, 2015

Signature: /s/ Michael W. Mitchell
Michael W. Mitchell

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

Fill in this information to identify your case:

Debtor 1 **Michael W. Mitchell**
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of New Jersey**

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 22A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/14

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the "Nature of Debts" box on page 1 of the *Voluntary Petition* (Official Form 1).
- ☒ No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Check one box only as directed in this form and in Form 22A-1Supp:

☒ 1. There is no presumption of abuse.

☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).

☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

12/14

page 1

Debtor 1

Michael W. Mitchell

First Name

Middle Name

Last Name

Case number (if known)

**Column A
Debtor 1**

**Column B
Debtor 2 or
non-filing spouse**

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you \$ _____

For your spouse \$ _____

\$ _____

\$ _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ _____

\$ _____

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____

\$ _____

\$ _____

10b. _____

\$ _____

\$ _____

10c. Total amounts from separate pages, if any.

+\$ _____

+\$ _____

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ _____

+

\$ _____

= \$ _____

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here** \rightarrow 12a. \$ _____

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ _____

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13.

\$ _____

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

/s/ **Michael W. Mitchell**

Signature of Debtor 1

X

Signature of Debtor 2

Date **November 10, 2015**
MM / DD / YYYY

Date _____
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.